

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE: JEFFREY FRANCIS HOWARD
DEBORAH SUE HOWARD
1946 WESTFIELD DR S
COLUMBUS, OH 43223

Case No: 05-75540

Chapter 13

Judge: CHARLES M. CALDWELL

SSN #(1): XXX-XX-6012

SSN #(2): XXX-XX-7870

PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY

The Case was commenced on October 14, 2005.

The plan was confirmed on January 05, 2006.

The Case was concluded on August 17, 2009.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 67,153.40

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 22.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
CAPITAL ONE BANK 00008 UNSECURED	207.05	207.05	0.00	0.00
CITIFINANCIAL 00001 SECURED	1,812.00	1,812.00	147.81	0.00
CITIFINANCIAL 10001 UNSECURED	1,895.82	1,895.82	0.00	0.00
COUNTRYWIDE HOME LOANS 00003 PRE-PET MTG ARREARS	1,979.90	1,979.90	0.00	0.00
COUNTRYWIDE HOME LOANS 00002 MORTGAGE	Continuing	43,062.74	0.00	0.00
COUNTRYWIDE HOME LOANS 00015 UNSECURED	Not filed	0.00	0.00	0.00
DEBORAH SUE HOWARD 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
eCAST SETTLEMENT CORPORATION 00011 UNSECURED	100.25	100.25	0.00	0.00
eCAST SETTLEMENT CORPORATION 00014 UNSECURED	116.56	116.56	0.00	0.00
eCAST SETTLEMENT CORPORATION 00019 UNSECURED	100.71	100.71	0.00	0.00
FINGERHUT 00009 UNSECURED	Not filed	0.00	0.00	0.00
GUARDIAN FINANCE CO 00005 SECURED	50.00	50.00	0.00	0.00
GUARDIAN FINANCE CO 00006 SECURED	Not filed	0.00	0.00	0.00

PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY

CASE NO. 05-75540 JEFFREY FRANCIS HOWARD and DEBORAH SUE HOWARD

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
GUARDIAN FINANCE CO 10005 UNSECURED	50.20	50.20	0.00	0.00
HOUSEHOLD FINANCE 00010 UNSECURED	Not filed	0.00	0.00	0.00
JEFFREY FRANCIS HOWARD 00000 DEBTOR REFUND	0.00	692.30	0.00	0.00
JOHN D CLUNK ESQ 00022 NOTICE ONLY	Not filed	0.00	0.00	0.00
JS & ASSOCIATES APPRAISAL SVCS 00023 APPRAISER	175.00	175.00	0.00	0.00
OFFICE OF THE US TRUSTEE 00021 NOTICE ONLY	Not filed	0.00	0.00	0.00
PORTFOLIO RECOVERY 00017 UNSECURED	47.74	47.74	0.00	0.00
ROUNDUP FUNDING 00012 UNSECURED	80.26	80.26	0.00	0.00
ROUNDUP FUNDING 00013 UNSECURED	134.77	134.77	0.00	0.00
ROUNDUP FUNDING 00016 UNSECURED	47.69	47.69	0.00	0.00
SEVENTH AVENUE 00018 UNSECURED	Not filed	0.00	0.00	0.00
SOVEREIGN BANK 00004 UNSECURED	3,966.42	3,966.42	0.00	0.00
US BANK/RETAIL PYMNT SOLUTIONS 00007 SECURED	8,000.00	8,000.00	0.00	0.00
US BANK/RETAIL PYMNT SOLUTIONS 10007 UNSECURED	1,055.74	1,055.74	0.00	0.00
WELLS FARGO FINANCIAL OH INC 00020 UNSECURED	127.51	127.51	0.00	0.00
Previously refunded during pendency of case	692.30	692.30		
Debtor refund to be issued upon the approval of the Final Report and Account	1,242.22	1,242.22		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	11,841.90	0.00	36,048.66	0.00	1,934.52	49,825.08
PRIN PAID	11,841.90	0.00	7,930.72	43,062.74	1,934.52	64,769.88
INT PAID	147.81	0.00	0.00	0.00		147.81
				TOTAL PAID:		64,917.69

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY SAMUEL L CALIG ESQ	ALLOWED 900.00	TOTAL PAID 900.00
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PRE-BAPCPA CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY

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COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
1,850.79	0.00	2.22	1,853.01

Dated: 09/02/2009

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
130 E WILSON BRIDGE RD #200
WORTHINGTON, OH 43085-6300
(614)436-6700

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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty (20) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

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